



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

RECEIVED

SEP 17 2002

Applicants: Stahl, et al.
Serial No.: 10/074,866
Filing Date: February 13, 2002

Examiner: Unknown
Art Group: 2164
Our File No.: 33605.00.0002

OFFICE OF PETITIONS

Title: SINGLE PREMIUM ANNUITY FOR SATISFYING AN EQUITY LOAN

Assistant Commissioner for Patents
Box Missing Parts
U.S. Patent and Trademark Office
Washington, DC 20231

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I hereby certify that this piece of correspondence and its associated papers are being deposited with the U.S. Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10, addressed to: Assistant Commissioner for Patents, Box Missing Parts, U.S. Patent and Trademark Office, Washington, DC 20231, on the date shown below.

9/12/02
Date

Angelo J. Bufalino

RESPONSE TO NOTICE TO FILE MISSING PARTS OF NON-PROVISIONAL APPLICATION

Sir:

Pursuant to the Notice to File Missing Parts of Non-Provisional Application – Filing Date Granted, dated March 15, 2002, and relating to completion of the above-identified application, transmitted herewith are:

1. a copy of the Notice to File Missing Parts of Non-Provisional Application (Confirmation No. 6792);
2. a Petition under 37 C.F.R. §1.47(a), Declaration signed by at least one joint inventor and supporting documentation for the Petition; and
3. a Petition for Extension of Time (4 months) for responding to Notice File Missing Parts of Non-Provisional Application.

With the exception of the Issue Fee, which will be separately authorized, the Commissioner is hereby authorized to charge any additional fees which may be required in this Application under 37 C.F.R. §1.16-1.17 during the entire pendency, or credit any overpayment to Deposit Account No. 22-0259.

Respectfully submitted,

By:
Angelo J. Bufalino
Registration No. 29,622

9/12/02
VEDDER, PRICE, KAUFMAN & KAMMHOLZ
222 N. LaSalle St.
Chicago, IL 60601
(312)609-7500
FAX: (312)609-5005

09-13-02

DAC

Please type a plus sign (+) inside this box → ☐

PTO/SB/21 (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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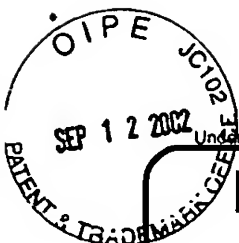
TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>	Application Number	10/074,866
	Filing Date	February 13, 2002
	First Named Inventor	Stahl, et al. RECEIVED
	Group Art Unit	2164 SEP 17 2002
	Examiner Name	OFFICE OF PETITIONS
Total Number of Pages in This Submission		Attorney Docket Number 33605000002

ENCLOSURES <i>(check all that apply)</i>		
<input checked="" type="checkbox"/> Fee Transmittal Form <input checked="" type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment / Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input checked="" type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input checked="" type="checkbox"/> Response to Missing Parts/Incomplete Application <input checked="" type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input checked="" type="checkbox"/> Assignment Papers <i>(for an Application)</i> <input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input checked="" type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input checked="" type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group <i>(Appeal Notice, Brief, Reply Brief)</i> <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) <i>(please identify below):</i> Petition under CFR 1.147(a); Statement establ. proprietary interest; Assignment; Combined Declaration & Power of Attorney; Statement of Facts in Support of Petition; postcard
Remarks <input type="text"/>		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Angelo J. Bufalino Reg. No. 29,622
Signature	
Date	September 12, 2002

CERTIFICATE OF MAILING			
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, DC 20231 on this date: <u>09/12/2002</u>			
Typed or printed name	ROSALIE SWANSON		
Signature		Date	9-12-02

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



FEE TRANSMITTAL for FY 2002

Patent fees are subject to annual revision.

☒ Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$)**955.00**

Complete if Known

Application Number 10/074,866
Filing Date Feb. 13, 2002
First Named Inventor Stahl et al.
Examiner Name
Group Art Unit 2164
Attorney Docket No. 33605.00.0002

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SEP 17 2002

OFFICE OF PETITIONS

METHOD OF PAYMENT (check all that apply)

☒ Check ☐ Credit card ☐ Money Order ☐ Other ☐ None

☒ Deposit Account:

Deposit Account Number 220259
Deposit Account Name Vedder Price Kaufman & Kammholz

The Commissioner is authorized to: (check all that apply)

☐ Charge fee(s) indicated below ☒ Credit any overpayments
☐ Charge any additional fee(s) during the pendency of this application
☐ Charge fee(s) indicated below, except for the filing fee to the above-identified deposit account.

FEE CALCULATION

1. BASIC FILING FEE

Large Entity		Small Entity		Fee Description	Fee Paid
Fee Code	Fee (\$)	Fee Code	Fee (\$)		
101	740	201	370	Utility filing fee	
106	330	206	165	Design filing fee	
107	510	207	255	Plant filing fee	
108	740	208	370	Reissue filing fee	
114	160	214	80	Provisional filing fee	

SUBTOTAL (1) (\$)

2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE

Large Entity		Small Entity		Fee Description	Fee Paid
Fee Code	Fee (\$)	Fee Code	Fee (\$)		
103	18	203	9	Claims in excess of 20	
102	84	202	42	Independent claims in excess of 3	
104	280	204	140	Multiple dependent claim, if not paid	
109	84	209	42	** Reissue independent claims over original patent	
110	18	210	9	** Reissue claims in excess of 20 and over original patent	

SUBTOTAL (2) (\$)

**or number previously paid, if greater. For Reissues, see above

FEE CALCULATION (continued)

3. ADDITIONAL FEES

Large Entity		Small Entity		Fee Description	Fee Paid
Fee Code	Fee (\$)	Fee Code	Fee (\$)		
105	130	205	65	Surcharge - late filing fee or oath	65.00
127	50	227	25	Surcharge - late provisional filing fee or cover sheet	
139	130	139	130	Non-English specification	
147	2,520	147	2,520	For filing a request for <i>ex parte</i> reexamination	
112	920*	112	920*	Requesting publication of SIR prior to Examiner action	
113	1,840*	113	1,840*	Requesting publication of SIR after Examiner action	
115	110	215	55	Extension for reply within first month	
116	400	216	200	Extension for reply within second month	
117	920	217	460	Extension for reply within third month	
118	1,440	218	720	Extension for reply within fourth month	720.00
128	1,960	228	980	Extension for reply within fifth month	
119	320	219	160	Notice of Appeal	
120	320	220	160	Filing a brief in support of an appeal	
121	280	221	140	Request for oral hearing	
138	1,510	138	1,510	Petition to institute a public use proceeding	
140	110	240	55	Petition to revive - unavoidable	
141	1,280	241	640	Petition to revive - unintentional	
142	1,280	242	640	Utility issue fee (or reissue)	
143	460	243	230	Design issue fee	
144	620	244	310	Plant issue fee	
122	130	122	130	Petitions to the Commissioner	130.00
123	50	123	50	Processing fee under 37 CFR 1.17(q)	
126	180	126	180	Submission of Information Disclosure Stmt	
581	40	581	40	Recording each patent assignment per property (times number of properties)	40.00
146	740	246	370	Filing a submission after final rejection (37 CFR § 1.129(a))	
149	740	249	370	For each additional invention to be examined (37 CFR § 1.129(b))	
179	740	279	370	Request for Continued Examination (RCE)	
169	900	169	900	Request for expedited examination of a design application	

Other fee (specify)

*Reduced by Basic Filing Fee Paid

SUBTOTAL (3) (\$)**955.00**

SUBMITTED BY

Name (Print/Type) Angelo J. Bufalino
Signature

Registration No. 29,622
(Attorney/Agent)

Complete (if applicable)

Telephone 312 609 7850
Date 9/12/02

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

VEDDER PRICE

VEDDER, PRICE, KAUFMAN & KAMMHOLZ
222 NORTH LASALLE STREET
CHICAGO, ILLINOIS 60601
312-609-7500
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ANGELO J. BUFALINO
312-609-7850
ABUFALINO@VEDDERPRICE.COM

A PARTNERSHIP INCLUDING VEDDER, PRICE, KAUFMAN & KAMMHOLZ, P.C.
WITH OFFICES IN CHICAGO, NEW YORK CITY, AND LIVINGSTON, NEW JERSEY

November 29, 2001

Mr. Frank Kross
Labe Federal Bank for Savings
4343 North Elston Avenue
Chicago, Illinois 60641

Re: Patent application for "Single Premium Annuity for Satisfying an
Equity Loan"
Client/Matter No.33605.00.0002

Dear Mr. Kross:

I am enclosing herewith a draft of the non-provisional patent application for the above-identified patent. Please review this and direct any comments to me. I have also enclosed a Declaration/Power of Attorney and Assignment of Patent Application to be executed. Please have Mr. Williams sign the forms in the appropriate spaces provided and return to me so that I may prepare it for filing with the United States Patent and Trademark Office.

If you have any questions, do not hesitate to call.

Best personal regards,


Angelo J. Bufalino

AJB/ko
Enclosure

cc: Daniel C. McKay





UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/074,866	02/13/2002	Lowell I. Stahl	33605.00.0002

CONFIRMATION NO. 6792

23418
VEDDER PRICE KAUFMAN & KAMMHOLZ
222 N LASALLE STREET
CHICAGO, IL 60601

FORMALITIES LETTER

RECEIVED



OC000000007650955

SEP 17 2002

OFFICE OF PETITIONS

Date Mailed: 03/15/2002



NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 65.

A copy of this notice MUST be returned with the reply.

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

09/17/2002 BNGUYEN1 00000032 10074866

04 FC:205

65.00 OP



DAVID J. ARTS
EXECUTIVE VICE PRESIDENT CFO

July 2, 2002

Mr. Herb Williams
600 South Dearborn #611
Chicago, IL 60605

Equity Access Program

Dear Herb,

As discussed, please find enclosed copies of the Assignment and Combined Declaration for your review and signature (see yellow "sign here" sticker).

Please send the executed signature page back to my attention.

Feel free to call me if you have any questions.

Sincerely,

David J. Arts
Executive VP/COO/CFO

Enclosure

Serving our community since 1905

1111 N. Elston Avenue, Chicago, Illinois 60641 773.267.3700 fax: 773.267.4959 fax: 773.267.0465



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